

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) CHRISTOPHER J. KERN, ESQUIRE 525 Route 73 North Building #5, Suite 104 Marlton, NJ 08053 (856) 751-4771 Attorneys for Debtor By: Christopher J. Kern, Esquire (CJK – 5314)	
IN RE:	BANKRUPTCY CASE NO. 12-12977
Arthur Watson	JUDGE: ABA
Debtor	CHAPTER 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
■ CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
□ TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor(s) in the above-captioned chapter 13 proceeding hereby objects to the following (**choose one**):

1. _____ Motion for Relief from the Automatic Stay/Motion to Dismiss filed
By creditor,

A hearing has been scheduled for _____ at **10:00** a.m.

OR

_____ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____ at _____

_____ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

XX Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons: (**choose one**):

XX Payments have been made but have not been accounted for.

Debtor has \$1,500.00 on hand and will raise money to be current by the hearing date.

____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): _____

____ Other (**explain your answer**): _____

3. This certification is being made in an effort to resolve the issue raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

DATED: 11/15/2015

/s/ Arthur Watson

Debtor

Debtor

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under and Order *Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

6/20/06/jml